CHAPTER SIX
IMPACT OF SELF EMPLOYMENT ON THE EMPOWERMENT OF WOMEN

INTRODUCTION

The United Nations Population Fund defines women’s empowerment through five major components:

- Women’s sense of self worth;
- Their right to have and determine choices;
- Their right to have access to opportunities and resources;
- Their right to have the power to control their own lives, both within and outside the home; and
- Their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.¹

These five components are particularly applicable to the economic sphere, where women’s economic empowerment can be achieved by targeting initiatives to expand women’s economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusion and participation in economic decision making.

Expanding women’s economic opportunities means: more and better occupational opportunities for women across a wider range of sectors; a business climate that supports women in starting and growing businesses, and building their management and entrepreneurial skills; a financial sector in which commercial banks and microfinance institutions provide women with effective access to a range of financial services and products tailored to their needs including especially credit and savings instruments; and, in times of high food and fuel prices, greater...
livelihood security for women, especially in rural areas and vulnerable environments.

Securing women’s legal rights, including with respect to land and other property, is an indispensable component of their empowerment and a core foundation for economic activity. Similarly, ensuring that women’s voices are heard in the economic arena, and that their priorities are not only heard but also acted on, is a means to as well as a culmination towards their economic empowerment. Working together across these areas, for example where securing women’s land rights has a direct impact on their ability to access finance, has an important multiplier effect for Millennium Development Goals (MDGs) of United Nations Organisation (UNO) as already discussed in Chapter One.

Gender inequality imposes costs on societies. While it is difficult to empirically establish the relationship between gender inequality and income growth, a survey of International Monetary Fund [IMF] (2006) concluded that “societies that increase women’s access to education, health care, employment and credit, and that narrow differences between women and men in economic opportunities, increase the pace of economic development and reduce poverty.”

Similarly, a recent Goldman Sachs Research Report, “Women Hold up Half the Sky”, pointed out that education is the key to a virtuous circle of higher productivity, growth of domestic product, more entrepreneurial success, higher return on investment and a more favourable democratic structure.

According to the United Nations Human Development Report 2004, women work on average more than men, when both paid employment and unpaid household tasks are concerned. In rural areas of the developing countries surveyed,
women perform an average of 20 per cent more work than men, or an additional 98 minutes per day. Women earn 10 per cent of the world’s income and own only 1 per cent of the world’s wealth, despite making up 49.5 per cent of the population. Women are also under-represented in all of the world’s major legislative bodies.

An ILO Report also states that women are almost 50 per cent of the world’s population, utilise two-thirds of the world’s work hour, produce half of the world’s food supply, receive 10 per cent of the world’s income and own less than one per cent of the world property.

In India also, women comprise nearly half of the national population of our country, i.e. 933 female per 1,000 male (2001 Census). Hence, the development of the country is inescapably linked with the status of development of women. Economic empowerment is one approach to enable women to realise their inherent knowledge, skills and competencies for creation of small business enterprises. There are shining examples from the developing countries to illustrate women entrepreneurs who started small and grew to large enterprises. In India, various Ministries, Institutions and Organisations have been working for the upliftment of women through implementation of various schemes like—SGSY, SJSRY, NORAD, IMY, RMK, etc. A few big NGOs like AWAKE (Karnataka), MAITRI (New Delhi), SEWA (Gujarat), UMEED (Ahmedabad), CARE (West Bengal), etc. have been engaged for social and economic upliftment of women of all sections, especially the backward ones, in India.

There is an emerging need to improve the status of women which should start with empowerment. Empowerment is the process through which individuals gain efficiency, defined as the degree to which an individual perceives that they
control their environment. Karl (1995)\(^4\) opines that empowerment of women involves four interrelated and mutually reinforcing components: (1) collective awareness and capacity building and skills development, (2) participation and greater control, (3) decision making power and (4) action to bring about gender equality.

International Conference on Population and Development (ICPD) held in Cairo stressed on women empowerment and opined that a country’s overall development and quality of people's life is more dependent on women empowerment (ICPD Report, 1994)\(^5\).

In the words of former President of India, APJ Abdul Kalam, “empowering women is a prerequisite for creating a good nation as when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation” (Sharma Sheetal, 2006)\(^6\).

Pain, A.K. (2007)\(^7\) describes in his study that women comprise almost 50 per cent of the world population and live in absurd poverty and utter distress. It is evident that in Pakistan and Maldives women are still found to be a disempowered a lot. But in case of Bhutan, empowerment of women has been found to be more or less equitable.

Biswas (1999)\(^8\) developed eleven indicators of women's empowerment viz., 1. mobility, 2. decision making power, 3. autonomy, 4. economic security, 5. freedom from domination by the family, 6. political and legal awareness, 7. participation in public protests and political campaign, 8. contribution to family
expenditure or income, 9. reproductive right, 10. exposure to information, and 11. participation in development programmes.

In this Chapter, an attempt has been made to study the significance of empowerment of women in the backdrop of the worldwide recognition of the fact that when a woman is empowered it does not mean seizure of power of another person. On the contrary, if a woman is empowered, her competencies towards decision-making will surely influence her family’s and community’s behaviour. The will eventually act as a ‘social multiplier’, where aggregate power will be greater than individual power. It has now been accepted in different research studies that self-employment can be significantly instrumental in the empowerment of women which can further lead to better lifestyle for women.

SIGNIFICANCE OF WOMEN EMPOWERMENT THROUGH SELF EMPLOYMENT

In recent times, empowerment of women has become a serious area of study because women form a large component of human resources of our country. They are potential contributors towards development of social, economic, cultural and political activities of a particular region or the country as a whole. However, to improve the socio-economic conditions of women, one of the viable strategies, quite often talked about, is the role of enterprise to empower them. Enterprise development has been considered, among other factors, a powerful tool to eradicate poverty, especially among women, both rural and urban as they are at the lowest rung of the poverty ladder in our country.
Women around the globe are finding new options for growth and development in self ventures—skill, knowledge and adaptability are the thrust areas for women to emerge into business ventures. In this aspect, the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in the society. But there are many challenges and problems as already examined in Chapter Three. In general, it is found that women lack awareness of policy measures and strength for tough ventures, though the situation is changing. Still more, many a woman finds it difficult to access the market as they are not fully aware of the changing market conditions, and fail to face the hard competition in the market. Moreover, their lack of mobility makes them dependent on middlemen so much so that they rarely get the right return. This calls for women entrepreneurs being exposed to the realities of a market to acquire skill empowerment is a multi-dimensional process. It is a process that helps and assists women to realise their identity, becoming aware of their capacity and potential and strive for success, happiness and peace of mind. It also enables them to gain self confidence, have access to resources, creates a desire to achieve and express, free from irrelevant customs, traditions, practices and prejudices.

Empowerment may be defined as a process through which men and women increase their access to knowledge, resources, decision making power and raise their awareness of participation in their communities to reach a level of control. In case of women, the ultimate objective of such empowerment is to create large scale awareness with the active participation of women themselves. Such empowerment could be in social areas or economic or political or other areas. In other words,
Empowerment is influenced by a host of socio-economic, political and cultural factors. Socio-economic status would, therefore, be a ranking of an individual by the society where he/she lives in terms of his/her material belongings and cultural possessions along with the degree of respect, power and influence he/she wields. In this Chapter, empowerment of self-employed women has been studied from the perspective of economic and social empowerment only. But before looking into the various aspects of empowerment of self-employed women in Barpeta district, the measures undertaken by the Central Government for empowerment of women needs to be studied.

OBJECTIVES OF THE NATIONAL POLICY FOR EMPOWERMENT OF WOMEN

The Government of India has a framework for empowering women outlined in the policy document “National Policy for Empowerment of Women (NPEW), 2001”. The Ministry has also launched “National Mission for Empowerment of Women” on 8th March 2010, to monitor effective implementation of various schemes and ensure that benefits accrue to women.

It has been observed during the course of the study that the basic objectives of NPEW are as follows:

1) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.

2) The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres - political, economic, social, cultural and civil.
iii) Equal access to participation and decision making of women in social, political and economic life of the nation.

iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office, etc.

v) Strengthening legal systems aimed at elimination of all forms of discrimination against women.

vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.

vii) Mainstreaming a gender perspective in the development process.

viii) Elimination of discrimination and all forms of violence against women and the girl child; and

ix) Building and strengthening partnerships with civil society, particularly women’s organizations.

CRITICAL AREAS OF CONCERN FOR SOCIAL WELFARE OF WOMEN

After a careful analysis of different schemes, policies and programmes implemented in the country, the social welfare measures for women may be summarised as follows:

A. Women and Poverty

− Strategic Objective: Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty.
- Revise laws and administrative practices to ensure women’s equal rights and access to economic resources.
- Provide women with access to savings and credit mechanisms and institutions.

B. Education and Training of Women
- Ensure equal access to education
- Eradicate illiteracy among women
- Improve women’s access to vocational training, science and technology, and continuing education
- Develop non-discriminatory education and training
- Allocate sufficient resources for and monitor the implementation of educational reforms
- Promote lifelong education and training for girls and women

C. Women and Health
- Increase women’s access throughout the life cycle to appropriate, affordable and quality health care, information and related services.
- Strengthen preventive programmes that promote women’s health.
- Undertake gender-sensitive initiatives that address sexually transmitted diseases, HIV/AIDS, and sexual and reproductive health issues.
- Increase resources and monitor follow-up for women’s health.

D. Violence against Women
- Take integrated measures to prevent and eliminate violence against women.
- Study the causes and consequences of violence against women and the effectiveness of preventive measures.
– Eliminate trafficking in women and assist victims of prostitution and trafficking

**E. Women and Armed Conflict**

– Increase the participation of women in conflict resolution at decision-making levels and protect women living in situations of armed and other conflicts or under foreign occupation.

– Reduce excessive military expenditures and control the availability of armaments.

– Promote nonviolent forms of conflict resolution and reduce the incidence of human rights abuse in conflict situations.

– Promote women’s contribution to fostering a culture of peace.

– Provide protection, assistance and training to refugee women, other displaced women in need of international protection and internally displaced women.

– Provide assistance to women of the colonies and non-self governing territories

**F. Women and Economy**

– Promote women’s economic rights and independence, including access to employment, appropriate working conditions and control over economic resources.

– Facilitate women’s equal access to resources, employment, markets and trade.

– Provide business services, training and access to markets, information and technology, particularly to low income women.
− Strengthen women’s economic capacity and commercial networks.
− Eliminate occupational segregation and all forms of employment discrimination.
− Promote harmonization of work and family responsibilities for women.

G. Women in Power and Decision-making
− Take measures to ensure women’s equal access to and full participation in power structures and decision-making.
− Increase women’s capacity to participate in decision-making and leadership.

H. Institutional Mechanisms for the Advancement of Women
− Create or strengthen national machineries and other government bodies.
− Integrate gender perspectives in legislation, public policies, programmes and projects.
− Generate and disseminate gender-disaggregated data and information for planning and evaluation.

I. Human Rights of Women
− Promote and protect the human rights of women, through the full implementation of all human rights instruments, especially the Convention on the Elimination of All Forms of Discrimination Against Women.
− Ensure equality and non-discrimination under the law and in practice.
− Achieve legal literacy.
J. Women and the Media

− Increase the participation and access of women to expression and decision-making in and through the media and new technologies of communication.

− Promote a balanced and non-stereotyped portrayal of women in the media.

K. Women and the Environment

− Involve women actively in environmental decision-making at all levels.

− Integrate gender concerns and perspective in policies and programmes for sustainable development.

− Strengthen or establish mechanism at the national, regional and international levels to assess the impact of development and environmental policies on women.

Other Steps for Better Welfare of Women and Their Empowerment

− Stree Shakti Puraskars to honour and recognize the achievement and contribution of individual women and institutions who have done outstanding work in the social sector have been instituted.

− Guidelines for operationalisation of District Level Committees on Violence against women and Helplines for women in distress have been issued.

− A National level Committee to monitor Supreme Court’s Guidelines on prevention of sexual harassment of women at workplace has been set up.

− A National Resource Centre for Women (NRCW) Portal has been set up to inform and empower women, and lodge complaints of women’s rights violations on-line.

− Gender Budget analysis of various Ministries spending was undertaken to assess the utilization of funds for women.
Programmes for Women

- Swawlamban, the erstwhile Training-cum-Employment Programme for Women provides skill training to women to facilitate their employment or self-employment on a sustained basis in traditional and non-traditional trades. Till December 2002, 902 projects including 262 continuing projects benefiting 58,458 women were sanctioned. With effect from 1.4.2006, Swawlamban is being transferred to the States. During 2005-06, 7660 beneficiaries availed benefits under the scheme.

- The Department has initiated the gender budgeting exercise to assess the impact and outcome of Government spending on Women. Gender Budget Cells have been set up in 9 Departments/Ministries namely, Health, Family Welfare, Elementary Education and Literacy, Labour and Employment, Rural Development, Social Justice and Empowerment, Tribal Affairs, Urban Employment and Poverty Alleviation and Small Scale Industries.

- Measures have been initiated for preparing Gender Development Index for the States and Districts.

- Swayamsiddha, an integrated scheme for women’s empowerment, is based on the formation of women into Self Help Groups (SHGs) and aims at the holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes. Against the target of 65,000 SHGs, 69,803 Women’s Self Help Groups have been formed, covering a total of 1.002 million beneficiaries till 2008. The scheme ended on 31.03.2008.
Support and Training for Employment Programme (STEP) provides updated skills and new knowledge to poor and asset-less women in traditional occupations for enhancing their productivity and income generation. A package of services such as training, extension, infrastructure, market linkages, etc. is provided besides linkage with credit for transfer of assets. Since its inception in 1987, about 0.8 million women have been covered under various projects till 2008-09. Since 2005-06, each year, between 31,000 to 40,000 women benefit under STEP. So far women in dairying sector have received maximum support keeping in view the nature of demands. This is followed by handlooms, handicrafts, sericulture, piggery and poultry.

**Women and Economy**

With the advent of industrialization and modernization, women have assumed greater responsibility, both at home and in the world of work. This is reflected in the increasing work participation rate of women which was 19.7% in 1981 and rose to 25.7% in 2001. However, this is still low compared to male work participation rate, which was 52.6% in 1981 and 51.9 % in 2001. The number of women in the reorganized sector was 4.95 million on 31st March 2001, of whom 2.86 million were in the public sector and 2.09 million were in the private sector. The number rose to 5.120 million on 31.03.2006, and of these women, 3.003 million were in the public sector and 2.118 million were in the private sector.

**Legislations for Working Women**

Several legislations have been enacted since Independence for the welfare of workers in general with special provisions for women workers. These are:
9. Supreme Court Order regarding Sexual Harassment of Women at Workplace and Other Institutions, 1999.
10. The Employment Guarantee Act, 2004

**Support Services to Women**

The Ministry of Women and Child Development, Government of India has undertaken several programmes and assists voluntary organizations providing services to various groups of women. Working women, widows, women in distress, and women from vulnerable backgrounds are in need of special services. To create an enabling environment to enhance the self-confidence and autonomy of women so that they can take their rightful place in the mainstream of the nation’s social, political and economic life, the Government has started the following programmes for women’s empowerment.
1. Rajiv Gandhi National Creche Scheme for the Children of Working Mothers.
2. Integrated Child Development Services (ICDS).
3. Working Women’s Hostels with Day Care Centres.
4. Swawlamban, erstwhile (NORAD)
5. Support to Training and Employment Programme for Women (STEP).
6. Mahila Samakhya (MS).
7. Swayamsidha.
8. Rashtriya Mahila Kosh (RMK) (credit to women).
10. Condensed Courses of Education for Women (CCE).
11. Family Counselling Centres (FCC).
12. Innovative Scheme (for women and children not covered by others schemes).
13. Swa-Shakti Project (SSP).
14. Swadhar Scheme for Women in Distress.
15. Women Help Lines.
17. Ujjawala Scheme for Combating Trafficking.

The National Commission for Women (NCW) was set up in 1990 to intervene in matters relating to human rights of women.

As far as the development of women is concerned, there have been various shifts in the policies of the Government for the last sixty years - from the concept of 'welfare' till the 80's to 'development' in the 90's and now to 'empowerment' in the
21st Century. A number of Non-Governmental Organisations (NGOs) are also working to improve the lot of women in the country. Employment, credit facilities, training, awareness generation, income-generating activities etc. have been the major interventions for improving the position of women. The need of the hour is economic independence for women. To translate this hope into reality, the Department of Women and Child Welfare has taken up various projects directed towards advancement of women.

The self-employed women in the district of Barpeta belong to the state of Assam, which is the gateway to most of the economic activities in the North Eastern region. Having analysed the various measures undertaken by the Government towards women empowerment, it also becomes essential to examine the degree of empowerment of women in the North East, one of the remotest regions from the national heartland.

**EMPOWERMENT OF WOMEN IN THE NORTH EAST**

India’s North East which is also known as the land of the eight sisters, collectively account for about 8 per cent of the country’s geographical area and roughly 4 per cent of its population. As per the last 2001 Census of Govt. of India, the total population of the region is 38,495,089 with 19,874,535 male and 18,620,554 female. The women population is around 50 per cent as the sex ratio is 940 female per 1,000 male in the region (all India 933 female per 1,000 male). The region is also characterised by the relatively high women literacy rate of 63.4 per cent against all India average female literacy of 54.2 per cent (women literacy rate of Mizoram is as high as 95.8 per cent), high decadal growth of population, low
urbanization (except Assam, Nagaland and Mizoram) and contrasting population density (13 persons per sq km in Arunachal Pradesh whereas in Assam and Tripura it is as high as 340 and 304 respectively). Economically, the plain areas of the region are more active than the hilly areas. However, in the hilly areas, women are comparatively more enterprising than the male counterparts. According to the third Small Industry Census (2001-02), 20.03 per cent micro enterprises in the region are owned and managed by women entrepreneurs as against 10.11 per cent in the country. This is mainly because the tribal women are mostly dominating the markets in most of the hilly areas of the region. According to a study made by IIE, Guwahati, in the North East, majority of trained women (54 per cent) started their enterprise at the age of 26-30 years; while 49 per cent untrained women started their enterprises at the age of 31-40 years. The study also revealed that 48.1 per cent trained and 29.4 per cent untrained women entrepreneurs are married. Similarly, 49 per cent trained and 31.2 per cent untrained women are married. Again, 32.5 per cent untrained women entrepreneurs are widows whereas 1.6 per cent trained women entrepreneurs are widows. In the formation of self-help groups (SHGs), women SHGs are dominating in the region. Out of about 3.72 lakh SHGs, already formed in the region, more than 55 per cent SHGs are owned and managed by women. In Assam also, out of total 1,70,779 SHGs, more than 93,000 SHGs belong to women in different sectors.

There are a few government level organisations/institutions and NGOs which are working for the development of micro enterprises for the women in the region. However, a concerted effort by such institutions and organisations has not been noticed so far in the North East. It is observed that finance is one of the key
factors for entrepreneurial development for women. Lately, micro financing has been a major tool for development of women enterprises. The micro-financing sector in North-East India has only recently begun to grow rapidly. This is mainly due to active engagement of NGOs with the public and private sector banks, financial institutions, etc. During the year 2008-09, NEDFi alone provided micro finance to 23,418 beneficiaries, out of which 21,033 beneficiaries were women (i.e., 89.8 per cent). Today, there are more than 400 NGOs in the region providing micro-financial services to the people, especially to the lower income women groups in the region. Sustained long run achievement of empowerment of women would become a reality if necessary changes in the socio-economic, political and cultural environment of the region take place.

Although women in the country constitute the majority of the total population, i.e. 495.74 million representing 48.3 per cent of the total population in the country and almost similar percentage of women in the North East, women are yet to contribute to their full potential to the entrepreneurial world at large. Therefore, in the interest of long term development it is a necessity that they are empowered.

On the basis of different studies made internationally and nationally, as discussed above, the self-employed women in the district of Barpeta were also asked to state their opinion on their economic and social empowerment. The responses obtained have been analysed in the following discussion.
SELF-EMPLOYMENT AND THE EMPOWERED LIFESTYLE OF WOMEN

Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of and expectation from women in our society. To help women to attain economic independence is the first priority for such a change. When a woman attains economic independence, she naturally becomes the master of her own decisions.

There is a need to promote entrepreneurship through which women of rural areas are empowered (Mehta, 2006).9

It is very strongly realized that economic independence is essentially for gaining social and political empowerment of women. Self-employment of women is not only considered as a powerful tool to facilitate their direct participation in income generating activities but also as a tool to foster self reliance, to tap their potentials, and to enhance their sense of achievement and self esteem. In order to understand if self-employment could bring empowered lifestyle for the self-employed women in the district of Barpeta, an analysis has been made of certain selected variables viz., pattern of economic living, standard of living, contribution in the financial and non-financial decisions of the family and awareness about social security measures. The observations made in this aspect during the course of the study have been elaborated below.

PATTERN OF ECONOMIC LIVING AND EMPOWERMENT

Economic empowerment of women means to ensure income generation activities for women with both forward and backward linkages and also provision of training as well as employment, with the ultimate objective of making all
women economically independent and self reliant. Self employment among the women community has led to significant impacts in the lives of women around the world. In the district of Barpeta, the female respondents were questioned if engagement in their self-employed ventures has given them greater economic independence and access to financial resource mobilization. As regards pattern of economic living, attempts have been made during the present study to analyse the sources of initial investments resorted to by women in Barpeta district, return on investments made by self-employed women, ploughing back of profits, standard of living and decision making capacity of such women.

**SOURCE OF INITIAL INVESTMENTS**

The availability of preliminary investment capital has an important bearing on the initiation of self-employed enterprises. In the present study, the sources of initial investments of self-employed women were investigated and the resultant observations have been presented hereunder.

**Fig 6.1: Initial Investment Sources of Self-Employed Women**

Source : Field Survey
From the above pie diagram, it is clear that majority of the self-employed women have sourced their initial investments from banks i.e. 32%. However, it is also noteworthy that personal sources (own self, friends and family) of initial investment together comprised 31% (13% + 10% + 8%). This means that as high as 31% women were either unaware of public funding or hesitated to approach banks for business finance. 20% of the respondents stated that they were dependent on local moneylenders who often exploited them by charging very high rates of interest. Only 16% of respondents had made their initial investments from their own sources along with bank finance or loans from moneylenders. The presence of local money lenders or ‘mahajans’ in Barpeta district is well known. Inspired by the same done by many male entrepreneurs, several self-employed women too obtain finances from local money lenders being ignorant about the finance facilities of banks or financial institutions. In this perspective, the large scale emphasis put by the government in recent times for greater financial inclusion becomes more imperative.

RETURN ON INVESTMENTS (ROI) OF SELF-EMPLOYED WOMEN FOR CAPITAL FORMATION

The objective behind promotion of economic activities is directed towards capital formation in the economy. Return on investments is the rate of earnings in relation to the capital invested for a venture. Higher the rate of ROI, greater is the volume of capital formation. The table below gives a bird’s eye view of the ROI of self-employed women in Barpeta district.
As observed in Table 6.1, 73% of the ventures of self-employed women were earning profits. On the contrary, 16.5% of the ventures could not break even yet i.e., these are at a stage of no profit and no loss. A majority of 39.5% ventures are being able to secure ROI @ 6% to 10%. More concrete and concerted steps are necessary to be taken in this direction by the Government, NGOs and other agencies so that women have access to different markets and get the best bargain there. Moreover, linkages should be facilitated for bulk sales of the women entrepreneurs of the district so that their ROI can satisfactorily increase for greater capital formation.

### Table 6.1: Return on Investments Earned by Self-Employed Women

<table>
<thead>
<tr>
<th>Range of Average Annual Profits Earned</th>
<th>Percentage of Women</th>
</tr>
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<tbody>
<tr>
<td>6% - 10%</td>
<td>39.5%</td>
</tr>
<tr>
<td>11% - 15%</td>
<td>14.0%</td>
</tr>
<tr>
<td>16% - 20%</td>
<td>11.5%</td>
</tr>
<tr>
<td>21% - 25%</td>
<td>08.0%</td>
</tr>
<tr>
<td>Sub Total</td>
<td>73.0%</td>
</tr>
<tr>
<td>No Profit No Loss</td>
<td>16.5%</td>
</tr>
<tr>
<td>Not Available</td>
<td>10.5%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

*Source: Field Survey*
PLOUGHING BACK OF PROFITS BY SELF-EMPLOYED WOMEN FOR CAPITAL FORMATION

The process of creating savings in the form of reserves and surplus for its utilization in the business is technically termed as ploughing back of profits. It is the utilization of internally generated funds saved from the earnings of an enterprise or venture. Through re-investment of profits, self-employed women can obtain amount of funds internally without any obligation to refund the same and without creating any charge against any asset belonging to them. The table below is a depiction of the re-investment of earnings by self-employed women in the district of Barpeta.

Table 6.2: Profit Re-Invested in Business by Self-Employed Women

<table>
<thead>
<tr>
<th>Percentage of Profits Re-invested in Business (Average Annual)</th>
<th>Percentage of Women</th>
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</thead>
<tbody>
<tr>
<td>Less than 20%</td>
<td>32.0%</td>
</tr>
<tr>
<td>21 – 30 %</td>
<td>15.5%</td>
</tr>
<tr>
<td>Above 30%</td>
<td>13.5%</td>
</tr>
<tr>
<td>Sub Total</td>
<td>61.0%</td>
</tr>
<tr>
<td>To repay loan</td>
<td>33.0%</td>
</tr>
<tr>
<td>For personal use/ to lead life</td>
<td>6.0%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Field Survey

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As observed in Table 6.2, out of the sample self-employed women surveyed, 61% of the women stated positively regarding re-investment of profits. However, 32% of the respondents said that they re-invested less than 20% of the average annual profits in their business. This is a negative signal for ploughing back of profits. Again, 39% of women stated that they utilized the profits earned primarily to repay loans or for personal and day to day uses. This trend is not a healthy symptom towards future capital formation in order to diversify and expand the self-employed ventures of women. In this aspect the women would need well designed training in financial management so that they can manage their funds better for the growth and development of their enterprises.

**STANDARD OF LIVING**

The capability theory of living standard (Sen, 1987) holds that ‘‘income, commodities and wealth’’ do not ensure a decent living standard to their owners. It is the aggregate of certain capabilities which provide a decent standard of living. Some such capabilities are:

- Capability to live long.
- Capability to avoid illiteracy.
- Capability to be free from hunger and undernourishment.
- Capability to enjoy personal liberty and freedom.

On this basis, the Human Development Report (UNDP, 1993) computed International Index of Human Development for 173 countries.

The possession of consumer durables such as Television, Radio, LPG, Mixie, Fan, Gold Ornaments, Moped, Refrigerator, Air Conditioner, Computer...
Telephone, etc. reflects the standard of living as well as life style of an individual. Larger the number of these consumer goods possessed by an individual, higher is the standard of living and vice versa. The ownership of these consumers is durables in the function of individual's discretionary income. Higher the discretionary income, larger the number of consumer durables under the possession of an individual and vice versa (Padala&Suryanarayana, 2010).11

In the light of the aforementioned observations, the factors determining the standard of living of the self-employed women in Barpeta district were analysed. The responses obtained from the women have been presented in the following table.

**Table 6.3: Determinant Factors of Standard of Living of Self Employed Women**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Response of Self-employed Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes (%)</td>
</tr>
<tr>
<td>Access to satisfactory health services</td>
<td>36</td>
</tr>
<tr>
<td>Received formal education</td>
<td>88</td>
</tr>
<tr>
<td>Received skill development training</td>
<td>43</td>
</tr>
<tr>
<td>Sufficient food for family members</td>
<td>72</td>
</tr>
<tr>
<td>Balanced diet for family</td>
<td>30</td>
</tr>
<tr>
<td>Enjoyment of personal liberty and freedom</td>
<td>54</td>
</tr>
<tr>
<td>Comfortable shelter to stay</td>
<td>13</td>
</tr>
<tr>
<td>Possession of fixed or mobile assets in own name</td>
<td>36</td>
</tr>
</tbody>
</table>

*Source: Field Survey*
As discussed earlier in Chapter One, Goal No. 5 of MDGs stresses on improvement in maternal health and Goal No. 6 of MDGs focuses on combating HIV/AIDS, malaria and other diseases. In this perspective, during the study, self-employed women were enquired about their access to health facilities. In this respect, 61% women stated that they did not have access to proper health services. Goal No. 2 of MDGs contemplates to achieve universal primary education with the underlying fact that educated women have more control over their lives. In this context, as high as 88% self-employed women in the district of Barpeta were found to have received formal education. However, only 43% of self-employed women had received skill development training. Goal No. 1 of MDGs emphasizes on eradicating extreme poverty and hunger. It was observed during the study that 72% self-employed women accepted the availability of sufficient food for members in the family but only 30% of the women were of the opinion that they had balanced diet, a vital element for proper health and nutrition. Goal No. 7 of MDGs seeks to ensure environmental sustainability through gender equitable property and resource ownership policies. In the course of the study, it was observed that only 36% of self-employed women possessed fixed or mobile assets in their own names. Majority of the respondents (87%) also stated that they did not have a comfortable place to stay. They had own or rented homes but they felt that the amenities available were inadequate. Interestingly 54% of the self-employed women believed that they enjoyed personal liberty and freedom.
DECISION MAKING POWER OF WOMEN

It is commonly observed that in a family some decisions are exclusively taken by the husband i.e. head of the family, some decisions are exclusively taken by the house wife, while some decisions are taken jointly by both husband and wife. There are some other decisions, which are exclusively taken by other members in the family viz., the children, and elders in the family etc. The more the number of decisions in the family is exclusively taken by the housewife, the more the freedom she enjoys in the family and vice versa. (Padala&Suryanarayana,2010)\textsuperscript{12}. Against this background an attempt has been made in the present study to find out the contribution of self-employed women in the financial and non-financial decisions of the family.

**Fig 6.2: Contribution of Self Employed Women in Financial Decisions**

![Pie chart showing contribution of self-employed women in financial decisions](image.png)

*Source: Field Survey*
As depicted in Fig 6.2, the pie-chart clearly shows that though women in the district of Barpeta had engaged themselves in different avenues of self-employment, yet when it came to major financial decisions in the family, 41% women said that only the male family members like fathers, husbands, brothers, etc. take the decisions. The role of women here was just to earn the money and hand it over to the males to take financial decisions. 43% of the women stated that the financial decisions are taken by them jointly with the male members or at least the latter consulted them before taking money related decisions in the household. It is an irony that only 16% of women felt that they had the freedom to take exclusively independent financial decisions in the family.

Fig. 6.3: Contribution of Self-Employed Women in Non-Financial Decisions

Source: Field Survey

Again, as it can be noted in Fig 6.3, as high as 40% of the self-employed women took many non-financial decisions in the family independently. Such
decisions are related to children, food, gardening, cleanliness of homes, etc. 41% of the women stated that even the non-financial decisions were taken by them jointly with the male members in the family. However, 18% of the women were of the opinion that all the non-financial decisions in the household were taken only by the male members and their role is only to oblige.

Correlation between the financial and non-financial decisions of self-employed women has been shown below:

<table>
<thead>
<tr>
<th>Contribution of self-employed women in financial decisions</th>
<th>(X) (in terms of %)</th>
<th>((X-X)^2)</th>
<th>Contribution of self-employed women in non-financial decisions</th>
<th>(Y) (in terms of %)</th>
<th>((Y-Y)^2)</th>
<th>(xy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independently by the female members in the family</td>
<td>16</td>
<td>-17.33</td>
<td>Independently by the female members in the family</td>
<td>40</td>
<td>6.67</td>
<td>44.49</td>
</tr>
<tr>
<td></td>
<td></td>
<td>300.33</td>
<td></td>
<td></td>
<td></td>
<td>-116</td>
</tr>
<tr>
<td>Both by the female and male members in the family</td>
<td>43</td>
<td>9.67</td>
<td>Both by the female and male members in the family</td>
<td>42</td>
<td>8.67</td>
<td>75.17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>93.51</td>
<td></td>
<td></td>
<td></td>
<td>84</td>
</tr>
<tr>
<td>Only by the male members in the family</td>
<td>41</td>
<td>7.66</td>
<td>Only by the male members in the family</td>
<td>18</td>
<td>-15.34</td>
<td>235.32</td>
</tr>
<tr>
<td></td>
<td></td>
<td>58.68</td>
<td></td>
<td></td>
<td></td>
<td>-117</td>
</tr>
<tr>
<td>Total</td>
<td>(X=33.33)</td>
<td>(\Sigma x=0)</td>
<td>(\Sigma x^2=45)</td>
<td>(Y=33,33)</td>
<td>(\Sigma y=0)</td>
<td>(\Sigma y^2=355)</td>
</tr>
</tbody>
</table>

Co-efficient of correlation \((r) = \frac{\Sigma xy}{\sqrt{\Sigma x^2 \cdot \Sigma y^2}}\)

\[ r = \frac{-149}{\sqrt{453 \times 355}} = -0.37 \]
Thus, it may be concluded that self-employed women in Barpeta district had expressed their opinion that after being engaged economically, their decision making power, both in financial and non-financial matters, had become more relevant than earlier. However, two-fifth (approx. 40%) of the women still felt that though they enjoyed greater decision-making power yet such decisions were taken jointly with the male members most of the time. Financial decision making of women was found to be not closely associated with non-financial decision making. Men had their role in the decision making process even where women were involved.

During the period of the study, it has also been observed that empowerment of women in the society is not possible without concrete social security measures specially dedicated to women. From this point of view, the various provisions for social security of women need proper examination and evaluation. At the same time, it also becomes imperative to assess whether the women themselves are aware of the various social security measures specially dedicated for their empowerment.

**SOCIAL SECURITY FOR EMPOWERMENT**

“Social Security means that Government, which is the symbol and representative of society is responsible for fixing a minimum standard of living for all its citizens”- G.H.D. Cole

“Social Security is an instrument for social transformation and progress and must be preserved, supported and developed as such. Furthermore, far from being an obstacle to economic progress, as is all too often said, social security organized
on a firm and sound basis will promote such progress, since once men and women benefit from increases security and are free from anxiety for tomorrow, they will naturally become more productive.” (Preface to “Into the 21st Century: the Development of Social Security”)

**Need for Social Security**

The concept of social security has evolved out of man kind’s quest for protection from the hazards arising out of vagaries of nature and from life and work in modern societies. With the advent of the Industrial Revolution in Europe, a new class of “workers” emerged. Broken away from their families and villages they were totally dependent on wages for subsistence. In due course, a comprehensive social security system was developed covering all eventualities from conception and birth till death like pre-natal and maternity benefits, paid leave, medical care, pensions, unemployment benefits, family allowances and old age pensions, etc.

**Historical Background**

The first beginning for realization of social security were made at the time of the French Revolution when a declaration of the rights of a man was proclaimed which later went to serve as a preamble to the French Constitution. After the First World War, the International Labour Organization (ILO) was established under the treaty of Versailles. The treaty referred to the need for the workers providing them the right to social security. Later in 1944, a declaration was adopted by ILO along with other nations of the world covering the extensions of social security measures.
The ILO, since its inception, has been adopting resolutions, recommendations and conventions on various aspects of social security. But in 1952, a comprehensive convention (No.102) concerning Minimum Standards of Social Security was adopted in which provisions were made for Medical Care, Sickness Benefit, Unemployment Benefit, Old Age Benefit, Invalidity Benefit, Employment Injury Benefit, Family Benefit, Maternity Benefit and Survivor's Benefit. Subsequently ILO has formulated a number of Conventions and Resolutions amplifying and extending the scope of various measures of Social Security.

The concept of Social Security has been further widened, so as to include provisions for housing, safe drinking water, sanitation, health, educational and cultural facilities as also a Minimum Wage, which can guarantee workers a decent life.

**UN Resolution**

The United Nations General Assembly adopted in its Universal Declaration of Human Rights stating that “every member of a society has a right to social security”. As Mr. Francis Blanchard, former Director General, ILO said, "Social security is an instrument for social transformation and progress”.

**South Asian Perspective**

The developing countries in Asia and Pacific are predominantly agricultural. The societies in these countries have derived their support and sustenance from their time tested mechanisms, founded on the caring for the
individuals by the family and community. The growing urbanization has produced a two-fold effect. Firstly, it has eroded the homogenous character of a rural community and secondly, it has brought about the need to provide an alternative form of social security in a vulnerable environment. The diversity of historical factors and a noticeable variation in the pattern of social security development have made the countries in Asia and Pacific to adopt various schemes. This was done also in the interest of vast unprotected groups and the informal sectors but the inadequacy of infrastructure and the high operational costs in extending social security and protection to various groups like marginal farmers, artisans, agricultural workers, fishermen, etc. have constrained the planners to adopt a conservative approach of maintaining the status quo and deferring the extension to the excluded groups.

Availability of basic facilities for primary education and primary health care is very poor in South Asia. Poverty with malnutrition and deterioration in the health of women signify very low levels of social development in these economies. With the ageing of the population, old age social security also assumes special significance.

The developing countries in Asia and Pacific have to adopt a critical approach towards the implementation of social security schemes. The enormous social needs and a host of contending priorities of the entire population cannot be covered and a selective approach has been adopted.

The main obstacle in the extension of social security coverage is due to high operation cost and inadequate infrastructure, which has always been unaffordable and unavailable as a resource to a developing nation like India. The
problem for rural coverage has also contributed in many ways in large-scale implementation. Many Governments find their rural communities with a weak economic capacity, low educational levels, and seasonal work making it difficult in determining wages.

Thus, it cannot be denied that Social Security is one of the important dimensions of the development process. It assumes a place of special significance in the developing countries, where poverty, destitution and income inequalities abound in large measure. Poverty and social security benefits of India compared to certain South Asian countries are shown below:

**Table 6.4: Poverty and Social Security Benefits of Countries**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIA</td>
<td>35</td>
<td>0.30</td>
</tr>
<tr>
<td>BANGLADESH</td>
<td>46</td>
<td>0.02</td>
</tr>
<tr>
<td>PAKISTAN</td>
<td>29</td>
<td>0.20</td>
</tr>
<tr>
<td>SRILANKA</td>
<td>22</td>
<td>2.50</td>
</tr>
</tbody>
</table>

*Source: 29th ICSW International Conference on Social Welfare, Cape Town, South Africa, 2000*
As noted in the above table, India spends only 0.3% of its GDP on social security. While growth is an important precondition for expanding the scope of social security, no less important is the need for adopting special social security policies. The concept of social security includes many crucial aspects of human development. Education and health facilities, old age pension, security of jobs, insurance against risks, unemployment and deprivation, are some of the issues that come within the scope of social security. There is a major on-going debate on finding ways and means of bringing the informal sector into the fold of social security schemes in a more effective manner. This kind of widening of scope of social security schemes is a socially desirable objective. But achieving it is a daunting task as the informal sector in South Asian countries like India is excessively large (usually larger than 50%). It has significant policy implications in terms of allocation of resources and implementation of schemes. Some efforts are on but we need to put these issues at the forefront.

**Social Security in Indian Context**

Several developing countries in Asia and Pacific have been searching for extending alternatives for social security protection to various groups. Each country is faced with a different situation. India as such is a vast nation with one-sixth of the world human population. The social security measures planned and implemented in India in the post Independence era has been limited to organized sectors whereas the majority of the work force earns wages through unorganized labour markets. The Government of India has been dealing with a population that has been ever growing. The planners with the limited resources have barely been able to cope with the ever-increasing demands. The rapid disorganization of the
The joint family system due to urbanization is leaving more and more families insecure, vulnerable and devoid of social security. The Government institutions and NGOs have to build up a system in order to build a community-based network.

The issue of social security in India has been addressed partially as the Government of India has incorporated various Acts:

a. Workmen's Compensation Act, 1923;
b. Maternity Benefit Act, 1961;
c. Employment State Insurance Scheme, 1948;
d. Measures for Old Age, Invalidity and Death:
   * Employment Provident Fund Scheme, 1925;
   * Coal Mines Provident Fund Bonus Scheme, 1948;
   * Employees Provident Fund Act, 1952;
   * Employees Family Pension Scheme, 1971;
   * The Assam Tea Plantation Provident Fund Act, 1965;
e. Health, Safety and Welfare of the Workers;
f. Safety Health and Welfare of Dock Workers (The Dock Workers Regulation of Employment Act, 1948);
g. Other measures:
   * The Survivorship Pension Scheme, 1971;
   * The Lay-off and Retrenchment Compensation (Industrial Dispute Act, 1947 with amendment in 1953);
   * The Old Age Pension Scheme (The Family Pension
151

* The New Pension Scheme

h. Social Security Measures under consideration:

* Gratuity Trust Funds

* Unemployment Insurance

* Integrated Social Security Scheme

The above schemes from time to time have been discussed and amended in the Parliament as per the need. Many more schemes encompassing the larger context of social security are still being discussed. The Government is trying to bring aspects like environment, habitat, health and nutrition in a larger gamut of social security interventions.

On 1st November, 1999, in his inaugural address in an International Conference on "Social Security Policy: Challenges before India and South Asia", Mr. K.C.Pant, former Deputy Chairman, Planning Commission highlighted:

“Just extending the formal sector schemes to the informal sector would be too simplistic. One point is often made that if we do so the amount to be redistributed from the income of formal sector employees to those belonging to the informal sector would be enormous and would have implications for further taxation of a very high order. This highlights the imperative need to find new alternatives to ensure social security in the informal sector rather than simply attempting to expand the scope of formal sector schemes.

Similarly, we cannot simply borrow a social security policy design that has been successful in some other developed or developing country. We need to
critically evaluate the experiences of both developed and developing countries in order to gain insights into the nuances and interplay of different factors within the overall design of their social security schemes. Taking into account the South Asian region-specific economic and social characteristics and, within the region, country-specific realities, in evolving a framework for social security policies, is a major challenge to which this Conference would have to address itself.”

In the broader context, it has been observed during the study that all vulnerable groups need social security. The most vulnerable group consists of those who have neither physical endowments nor financial resources for gainful employment and, therefore, they do not have the purchasing power to afford a minimum standard of living. Even though India has achieved self-sufficiency in food production at the national level, food and nutrition security at the household level is yet to be achieved. This is the new challenge. In recognition of this fact, a targeted Public Distribution System was introduced with the objective of providing the people access to food at prices they could afford, particularly in deficit and inaccessible regions of the country with a concentration of the poor. In addition, pre-school children and pregnant and lactating mothers receive supplementary nutrition through the ICDS, and a new mid-day meal programme has been introduced to provide nutritional support to school going children. In order to enhance incomes of the rural people supplementary wage employment programmes like Jawahar Rozgar Yojana and Employment Assurance Scheme are in operation. These schemes ensure that in the lean agricultural season, casual manual employment is available in public works to those who are in need of work. Schemes like Prime Minister's Rozgar Yojana (PMRY), Integrated Rural
Development Programme and the Swarna Jayanti Gram Swarozgar Yojana (SGSY) encourage self-employment. While the first scheme is to provide self employment to the educated unemployed, the last two schemes are for rural areas.

**Social Security and Women**

The Government of India, from time to time, has moved legislations that concern social security of women. Although all its Acts are gender sensitive, newer dimensions have been provided to make women rights more relevant in modern sense. The Hindu Marriage Act, 1956 reasons out the division of property in a Hindu joint family structure and the rights of a woman. The Maternity Benefit Act, 1961 addresses the need of maternity leave for a working woman in various sectors during and after childbirth. In case of separation, the woman is given the equal right to guardian the child by a court of law, which leads to a high degree of emotional security. It may, therefore, be understood that various laws have been enacted by the Government bodies to provide inbuilt support system for providing social security to women.

Also recently, the Supreme Court of India has given a landmark judgment protecting women against Sexual Harassment in workplace but again the judgment has only remained on paper and again ‘the workplace’ is only confined to organized workplace and there are no laws to protect women against their exploitation in the large unorganized work areas.

**Social Transformation and Change**

Provision of social security in a dynamic society by state legislations can be seen as an element of social change. In a modern context, the provision of social
security does not limit itself as a state subject. The time has come when people, citizens and institutions by and large should come forward and participate in the decision making process that affects them while designing the policy matters on social security concerns. This can be seen from the fact that various Governments have addressed the need of various notified communities and groups and thereby helped them to join the development main streams. For instance, the following:


2. The Women Reservation Bill - Under consideration.

**Inclusive Employment Policies and Social Security Measures**

The Government of India, as mentioned before, is also focusing on addressing the socially excluded communities that are not very well represented in the national workforce. For instance, only about 6% STs and 12% SCs, OBCs and Minorities are regular workers as against 24% among others. The gender bias has been mentioned in the previous section. The Migrant workers are another disadvantaged section. Inter district and interstate migration is high and growing, primarily corresponding to rise in urban unorganized economy. It is good to note that Child Labour has decreased from 5% in 1993-94 to 3% in 2004-05.

**Strategies & Development of Social Security in a Rapidly Changing Environment**

The challenges of social security have become increasingly acute. There is apprehension that the fast pace of liberalization and globalization would increase
social tensions since the system is not geared to the task of providing social security in an adequate manner. It is accordingly urged that the pace of liberalization and globalization should be in conformity with our ability to put in place a suitable social security system.

We must, however, recognize that the pressures of modernization have undoubtedly led to a weakening of these social support systems. The large-scale migration that has taken place over the years from our villages to the cities has taken people away from their social milieu and placed them in a situation where there is little support they can count upon. Therefore, there is need to take steps to ensure that in this period of rapid transition in which disruption and displacement are natural consequences of a process of economic growth, we can provide support to the people. Also, there is need to assist social groups who are being marginalized in this process of development. India is undertaking large-scale disinvestments of its public sector undertakings and the key 'mantra' given by the government to the employees is "VRS" (Voluntary Retirement Scheme), which is also referred to as the golden handshake. As the saying goes - All that glitters is not gold and the VRS scheme has come in from a lot of criticism from many corners. Hundreds of individuals from the organized and unorganized sector are getting displaced from their positions by the means of technology or large / small development projects like dams / infrastructure / MNCs. There is no provision of any effective Relocation and Rehabilitation package for the Project Affected Persons (PAPs). The large-scale displacement of people during the Narmada
Project is a glaring example of no social security net available to the local inhabitants who were displaced by the project.

While the process of globalization and liberalization expands the scope of the opportunities for development, it has also implicit in it the threat of ignoring many of the concerns of social development. One issue that particularly warrants our attention is the minimization of social costs while aiming at economic efficiency. This poses special policy problems. If we succeed in balancing the objectives of technological modernization with employment growth, we would have taken a major step forward towards a secured society.

Many feel that there is no social security in India. Even the concept of it does have neither credence nor subsistence in the country. Some feel that Indian laws are not up to international standards and cannot help meet the social security needs of the country. Only 0.2% of GDP is allocated for Social Security. Out of the scarce resources allocated, most of them do not reach the concerned populations because of high red-tapism. Though there are many laws and legislations to protect many vulnerable groups the justice is often delayed. There is a big gap between policies and their implementation. Also the laws and legislations are only enforced in 10% of the economy, which is the organized sector. There is widespread exploitation of women and children.

It is needless to say that it is the moral duty of every society to ensure that each child born regardless of the denominations that he was born into should be ensured social security. Each individual should be given an opportunity to realize a happy life and no worker who has contributed to society should be made to die of
hunger and other needs. The social safety nets were required to protect each member of the society and unlike in many other countries, India has yet to realize the dream of a socially secure society in the true sense.

**Role of Institutions**

Institutions by and large are an important entity for developing and supporting a proactive social security network in a democratic society. In recent past we have seen development of people's participation in formation of cooperative institutions for providing financial support. The larger corporations may it be banking, finance, service or welfare are focusing more attentions towards social security packages that leads towards sustainable development process. Several International agencies are also building support systems in developing countries for reaching the marginal people to deliver a security network. Lately, we have seen the rise of UNDP, ADB, ICICI, IDBI, World Bank and various corporate entities designing themselves to take up the issues on social security. The academic institutions also contribute towards policy decision making by providing technical inputs.

**Role of NGOs (Non-Governmental Organizations)**

The voluntary organizations, in a participating process towards implementation of social security measures, have mostly risen during and after the post world war scenario. The Non-Governmental. Organizations focusing towards any developmental activities have sustainability factor in mind for its beneficiaries. The activities designed, by and large cover the overall development, may it be in an institutionalized or de-institutionalized form. They also promote to cover the
larger perspective of education, health, income generation, community development and social responsibility, which provide a security net directed towards sustainable development. In Indian context, most NGOs follow the Gandhian concept of development whereby every village becomes a self-sustained village and every family plays an integral role in the development of the village.

AWARENESS OF SELF-EMPLOYED WOMEN ABOUT SOCIAL SECURITY MEASURES

From the perspective of social security measures made available for the common people of the country in general and women in particular, it has been noted during the study that the peculiarities of the concept of social security for wage employed women and self-employed women vary on certain aspects. After making a thorough study of literature on social security and different policies and programmes adopted by the government in this direction, the self-employed women of Barpeta district were questioned on selected social security measures and their awareness about these. The responses obtained have been depicted in the table hereunder:
Table 6.5: Awareness of Social Security Measures Among Self-Employed Women

<table>
<thead>
<tr>
<th>Social Security Measures</th>
<th>Fully Aware (%)</th>
<th>Partially Aware (%)</th>
<th>Unaware (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Violence Act</td>
<td>32</td>
<td>49</td>
<td>19</td>
</tr>
<tr>
<td>Right to Education</td>
<td>03</td>
<td>43</td>
<td>54</td>
</tr>
<tr>
<td>Right to Information</td>
<td>09</td>
<td>38</td>
<td>53</td>
</tr>
<tr>
<td>Reservation of seats at Panchayat level</td>
<td>23</td>
<td>47</td>
<td>30</td>
</tr>
<tr>
<td>Protection of Unorganised Labour</td>
<td>Nil</td>
<td>04</td>
<td>96</td>
</tr>
<tr>
<td>Maternity Benefit Schemes</td>
<td>47</td>
<td>40</td>
<td>13</td>
</tr>
<tr>
<td>New Pension Scheme</td>
<td>01</td>
<td>31</td>
<td>68</td>
</tr>
<tr>
<td>Protection Against Sexual Harassment</td>
<td>17</td>
<td>38</td>
<td>45</td>
</tr>
<tr>
<td>Primary Health Care in Govt. Hospitals</td>
<td>39</td>
<td>36</td>
<td>25</td>
</tr>
<tr>
<td>Access to PDS</td>
<td>26</td>
<td>58</td>
<td>16</td>
</tr>
<tr>
<td>Safe Drinking Water and Food Security</td>
<td>12</td>
<td>42</td>
<td>46</td>
</tr>
<tr>
<td>Old Age Pension Scheme</td>
<td>07</td>
<td>33</td>
<td>60</td>
</tr>
<tr>
<td>Mid-day Meals for Children</td>
<td>78</td>
<td>22</td>
<td>Nil</td>
</tr>
<tr>
<td>Awareness About Property and Inheritance Rights</td>
<td>11</td>
<td>38</td>
<td>51</td>
</tr>
<tr>
<td>Access to Legal Counselling</td>
<td>02</td>
<td>25</td>
<td>73</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

As observed in the table above, majority of the self-employed women in Barpeta district were partially aware of the prominent social security measures like the Domestic Violence Act (49%), reservation of seats at the Panchayat level (47%) and access to PDS (58%). The maximum percentage of women who were
fully aware of social security measures includes maternity benefit schemes (47%), primary health care in Govt. hospitals (39%) and mid day meal for children (78%). It is noteworthy, that the self-employed women in the district were significantly unaware of certain important social welfare measures like Right to Education(54%), Right to Information(53%), Protection of Unorganised Labour(96%), New Pension Scheme(68%), protection against sexual harassment(45%), access to safe drinking water and food security(46%), old age pension scheme(60%), property and inheritance rights(51%) and access to legal counselling(73%).

CONCLUSION

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. The major observation made during the study highlights the fact that without greater economic independence and access to social security measures, the socio-economic empowerment of women is not possible. However, there are certain differences in the measures and strategies for socio-economic empowerment of wage-employed and self-employed women.
Hence, due care should be taken in policy implementation for the empowerment of self-employed women as a unique case.

REFERENCES


12. Ibid